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Merchant Capture

Merchant Capture User Manual

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Introduction

The *Merchant Capture User Manual* is a guide for all persons who process transactions through this application. Your Admin User will need to assign a specific role, **Scan Check**, to access this application. Please see the *User Administrator* manual for instructions on how to assign roles.

The Merchant Capture application provides the ability to process your customer checks through a single-check scanner and convert them to an electronic image transaction, later deposited into a bank account. Checks can be scanned throughout the day, and their amount will be added into the deposit total. A deposit will consist of all transactions created that day, unless otherwise noted. For example, a transaction given a future effective date will not be deposited until such time. The system can detect duplicate transactions within 75 days of the original transaction being created. ACH items will be deposited separately from Check21 items.

Session Timeouts

The system will automatically log off a user who has been inactive for at least 30 minutes. A **Session Timeout Warning** appears two minutes before the user is set to be logged out for an opportunity to remain logged in. Click **OK** to remain logged in.

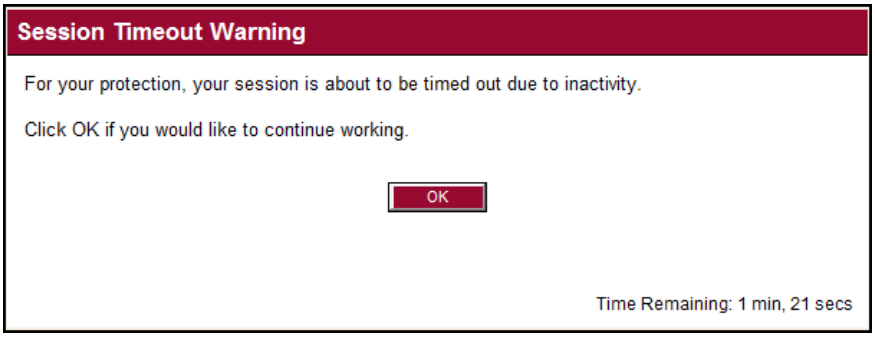
Session Timeout Warning
For your protection, your session is about to be timed out due to inactivity.
Click OK if you would like to continue working.
OK
Time Remaining: 1 min, 21 secs

FIGURE 1 - SESSION TIMEOUT WARNING

NOTE: Your tabs and menu options may differ slightly from those pictured throughout this document.

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Logging In: The Merchant Portal

The Admin User will provide you with your site's URL address, a user name, case-sensitive temporary password, and company name that must be entered the first time logging in to the Merchant Portal.

1. Once at the provided URL address, complete the **User Name**, **Password**, and **Company** fields. Click **Login.**

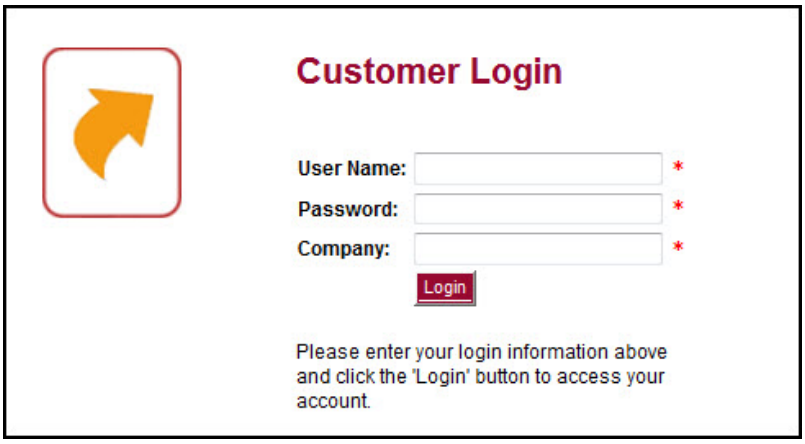

FIGURE 2 - LOGIN PAGE

2. The system will prompt you to change your password. Passwords expire every 90 days and are case-sensitive. Use the following guidelines when creating a new password:
   - At least 1 uppercase letter.
   - At least 1 lowercase letter.
   - At least 1 number.
   - At least 8 characters long.

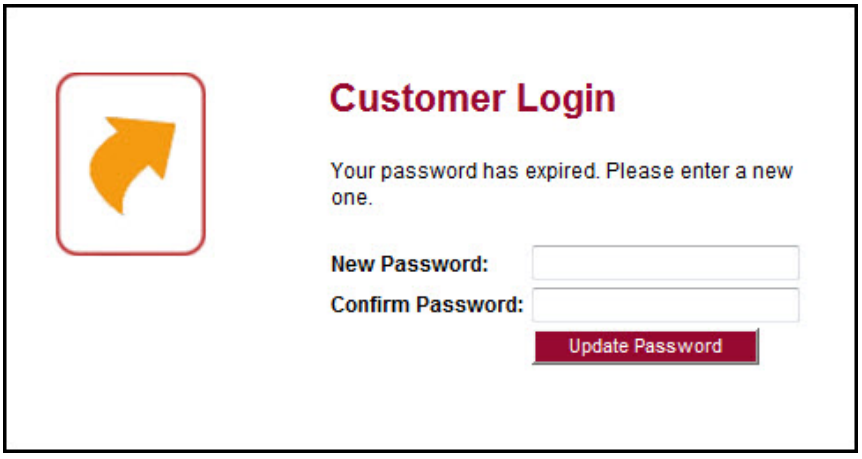

FIGURE 3 - CREATE A NEW PASSWORD PAGE

3. Click **Update Password**.

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Creating a Secret Question

NOTE: Single sign-on users do not need to set up a secret question.

As a user, you have an email address associated with your profile where a new temporary password can be sent, if you forget yours. A secret question will also need to be set up as a security measure before a new password can be made.

If a secret question is answered correctly, an email will be sent to your email address with a new temporary password. Secret questions do not need to be a complete question or contain a question mark. The secret question and answer fields are not case-sensitive.

1. Log in to the Merchant Portal and click **My Settings** from the top of the page.

FIGURE 4 - MY SETTINGS OPTION

2. If you are not logging in for the first time, the system will prompt you for your current password in order to reach the **My Settings** page. Once there, locate the **Secret Question** field and type a phrase or question unique to you.

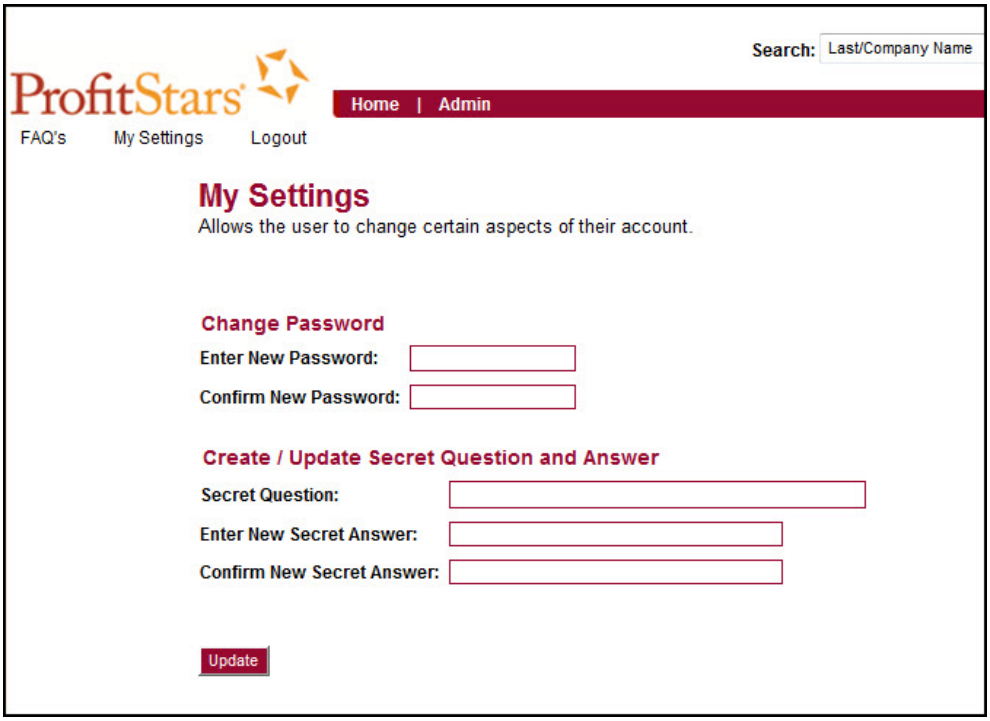

FIGURE 5 - MY SETTINGS PAGE

3. Type an answer in the **Enter New Secret Answer** field and again in the **Confirm New Secret Answer** field. From this page, you can also make changes to your password if needed. Click **Update** when finished.

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Choosing an Identification Phrase

The EPS Support team answers questions about the system and EPS products in the event you need additional help with an application. EPS takes support-related calls from users who have been designated as an authorized caller by the Admin User. If you have been designated as an authorized caller, you will need to set up an identification phrase and answer to verify your status when calling EPS Support for assistance.

Authorized callers: For specific questions, please contact our support team at 872-542-2244 or at EPSSupport@Profitstars.com.

NOTE: Non-authorized callers who contact EPS will be referred back to their first line of support.

1. Log in to the Merchant Portal and navigate to the **My Settings** page.
2. Click the drop-down arrow next to **Identification Phrase** and select a question to answer. This question will be the one asked of you by EPS Support.

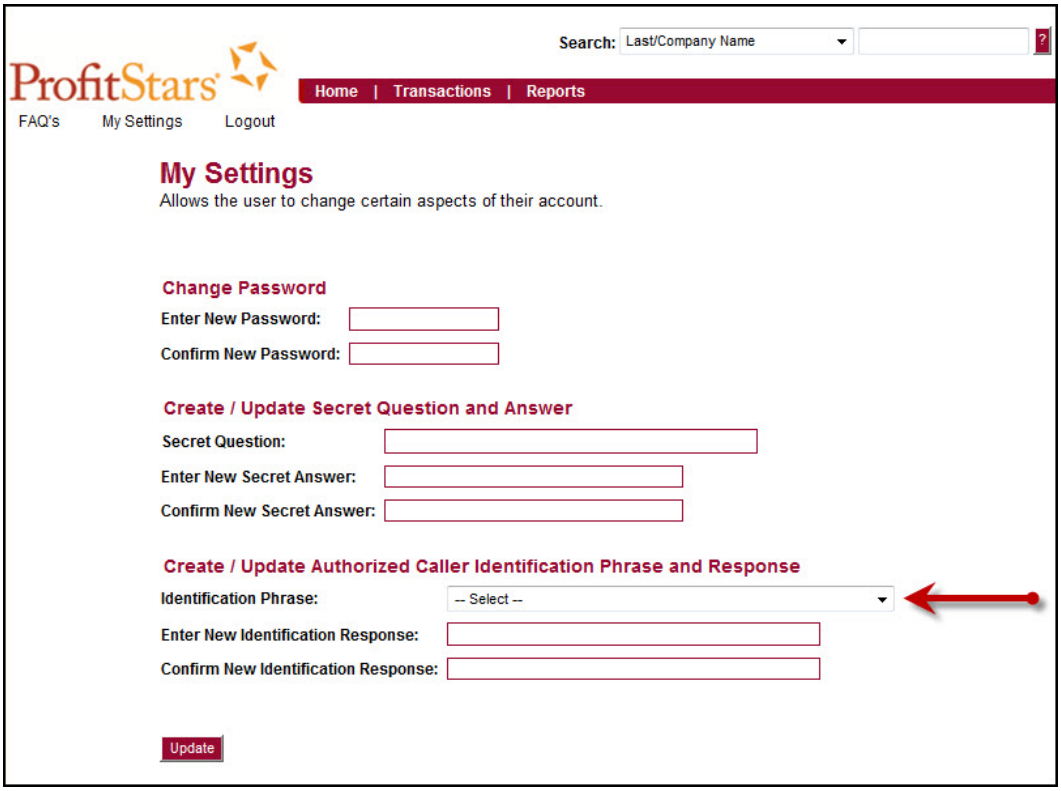

FIGURE 6 - SELECTING AN IDENTIFICATION PHRASE

3. Type the answer to the question in the **Enter New Identification Response** field, and again in the **Confirm New Identification Response** field. EPS Support will verify this answer when you call. From this page, you can also make changes to your password or secret question and answer, if needed.
4. Click **Update** to finish.

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Scanning a Check

The **Scan Check** option allows you to scan one check at a time. The scanner will read the MICR line of the check and scan the front and back sides of the check. Depending on the settings with your financial institution, the scanner may frank the front of the check with the words, *Electronically Presented*. You can opt to scan a second document (e.g., check stub, invoice) and/or key additional information to associate with the check and/or the customer who wrote the check.

1. Log in to the Merchant Portal and select the **Transactions** tab from the top of the page.

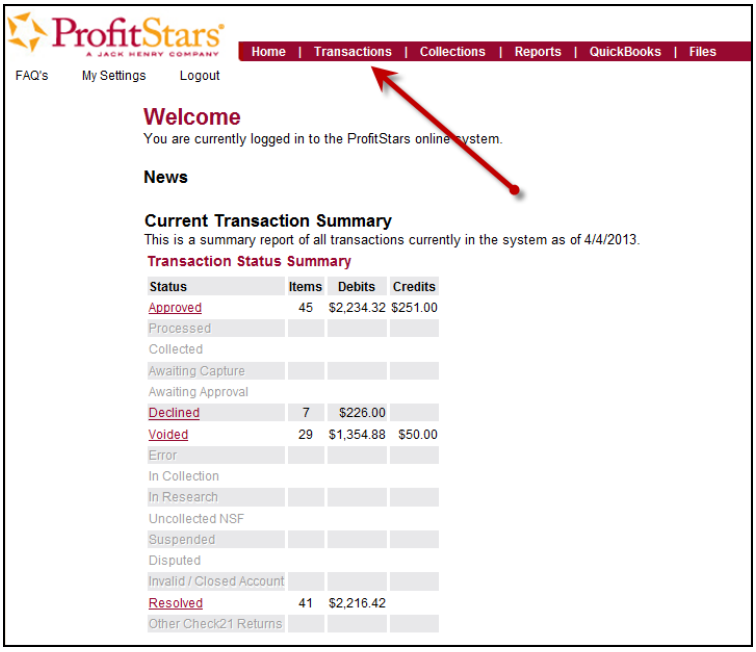

FIGURE 7 - TRANSACTIONS TAB

2. In the left navigational bar, select **Scan Check**.

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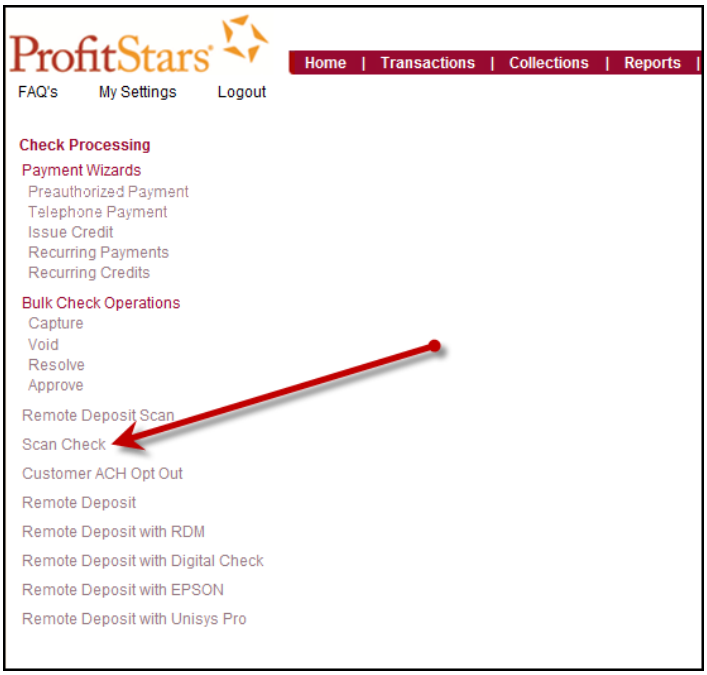

FIGURE 8 - SCAN CHECK OPTION

3. The **Check Processing: Remote Deposit Scan** page appears. Complete the required fields:
   - **Location**: Select the account location where the check will be processed.
   - **Payment Origin**: Select the type of payment.
   - **Amount**: Enter the amount for the check as a two-decimal-place number.

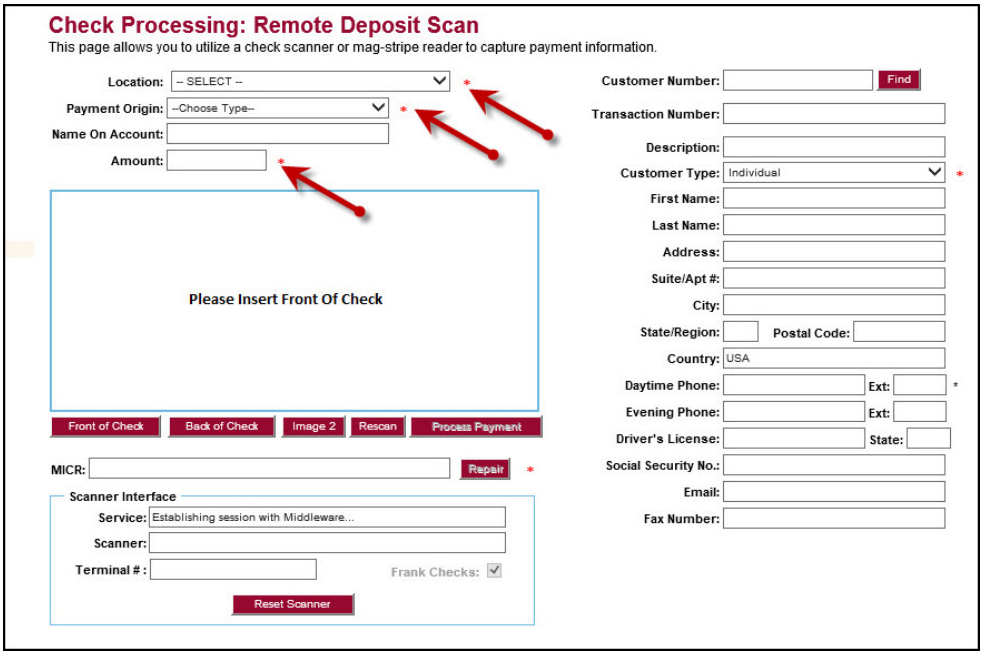

FIGURE 9 - REMOTE DEPOSIT PAGE

4. **Name on Account** is an optional field for the name of check writer. If filled in, this field will re-populate the next time you receive a check from the same customer, drawn from the same bank and bank account number.

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5. On the right hand side of the page, fill out any additional information about this customer and/or transaction. **Customer Type** is a required field.

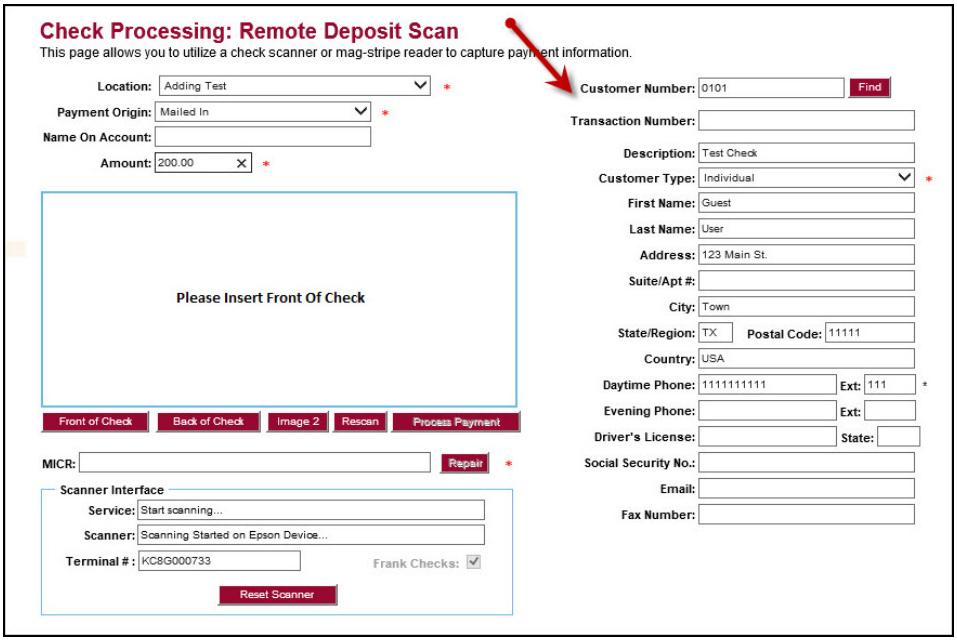

FIGURE 10 - CUSTOMER INFORMATION

NOTE: You may request up to three additional fields (see below) to complete for the customer. These fields can be required or optional and can be requested by sending an inquiry to your financial institution.

The following table describes the optional fields to complete for a customer when scanning a check.

Status	Definition
Address	This field contains the mailing address of the customer. This field will repopulate the next time a check from the same customer is scanned.
Amount	The amount of the transaction in decimal form.
Back of Check	When clicked, the back image of the check enlarges for a better display.
Check Number	This field contains the check serial number captured when a check has been scanned.
City	Contains the city where the customer resides. This field will repopulate the next time a check or credit card from the same customer is scanned.
Company Name	This field replaces the **Last Name** field when the **Customer Type** is set to **Business**. This field will repopulate the next time a check or credit card from the same customer is scanned, and users can search by this field.

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Status	Definition
Country	This field contains the country where the customer resides and will repopulate the next time a check or credit card from the same customer is scanned. This field does not appear on reports.
Customer Number	This field must be unique for each customer. It will repopulate the next time a check or credit card from the same customer is scanned. This field is available to appear on reports, and users can search by this field to populate personal information when this customer makes a deposit in the future.
Customer Type	This is a required field that defaults to **Individual**. This field can be changed to **Business** depending on the type of customer.
Daytime Phone	This field contains the customer's daytime phone number. It will repopulate the next time a check or credit card from the same customer is scanned. This field does not appear on reports.
Description	This field is informational and does not appear on reports, but will appear on the **Transaction Details** page.
Driver's License	This field contains the driver's license number of the customer. This field will repopulate the next time a check or credit card from the same customer is scanned. This field does not appear on reports.
Effective Date	This field contains the date the transaction is to be processed.
Email Address	This field contains the email address of the customer. It will repopulate the next time a check or credit card from the same customer is scanned. This field will not appear on reports.
Evening Phone	This field contains the customer's evening phone number. It will repopulate the next time a check or credit card from the same customer is scanned. This field does not print on reports.
Fax Number	This field contains the customer's fax number. This field will repopulate the next time a check or credit card from the same customer is scanned. This field does not appear on reports.
Federal Tax ID No.	This field replaces the **Social Security No.** field when the **Customer Type** field is set to **Business**. It will repopulate the next time a check or credit card from the same customer is scanned. This field does not appear on reports.
First Name	This field contains the customer's first name and will repopulate the next time a check or credit card from the same customer is scanned. This field does not appear on reports.
Front of Check	When clicked, the image of the front of the check is enlarged for display.
Image 2	When clicked, the system will prompt you to scan a second document, such as a check stub or invoice, to associate with the check, granted the document fits through the scanner.

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Status	Definition
Last Name	This field contains the customer's last name and will repopulate the next time a check or credit card from the same customer is scanned. Users can search by this field. This field does not appear on reports.
Location	This field contains the account to be debited/credited with the payment. This is a required field.
Name on Account	This field contains the name of the person from whom the item was received or the actual name used on the credit card or bank account. This field will repopulate the next time a check or credit card with the same account information is scanned and will appear on reports.
Payment Origin	This field is **required** if displayed and shows a value based on input from the **Payment Type** field from the **New Deposit** page. It will contain one of the following: • Internet • Telephone IVR • Telephone Operator • Mailed-In • Drop Box • Signature Faxed • Signature Original • Retail/Point of Purchase Sale • Back office • Corporate Trade Exchange
Postal Code	Contains the zip code of the merchant residence or business.
Process Payment	When clicked, a response message will appear as to whether the transaction has been approved to be processed.
Rescan	When clicked, the system will prompt for the check to be scanned again.
Repair	When clicked, a repair page displays, and the **MICR Repair Entry** field allows users to fix the MICR line of a check.
Social Security No.	This field contains the social security number of the customer. This field will repopulate the next time a check or credit card from the same customer is scanned. This field does not appear on reports.
State	This field contains the state from which the customer's driver's license was issued. This field will repopulate the next time a check or credit card from the same customer is scanned. This field does not appear on reports.
Suite/Apt. #	This field contains the suite or apartment number of the customer. This field will repopulate the next time a check or credit card from the same customer is scanned. This field does not appear on reports.

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Status	Definition
Transaction Number	This field must be unique for each transaction processed. It will be automatically populated if left blank and will appear on reports.
Zip/Postal	This optional key entry field contains the zip code or postal code of your customer and will repopulate the next time a check from the same customer is scanned. This field is not available to appear on reports.

6. Once you have filled out the customer information, place the check in the scanner for the item to scan. Remove the check from the terminal when it is done scanning.
7. If the check could not be read properly, the following prompt will appear. You can either close the prompt to rescan the check (next step), or use the prompt to repair the MICR line.

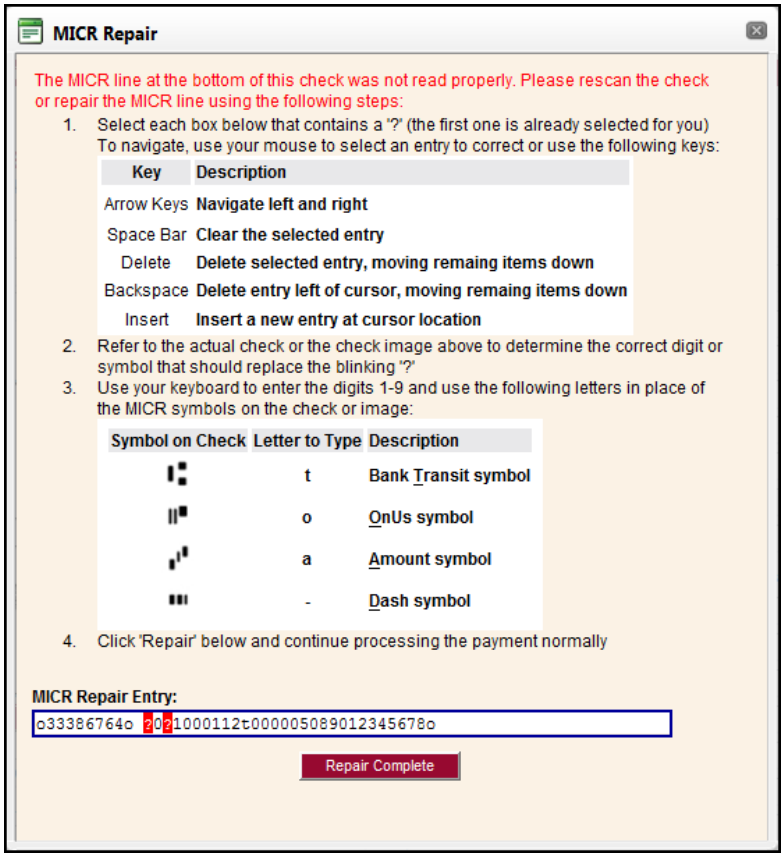
MICR Repair
The MICR line at the bottom of this check was not read properly. Please rescan the check or repair the MICR line using the following steps:
1. Select each box below that contains a '?' (the first one is already selected for you)
To navigate, use your mouse to select an entry to correct or use the following keys:
Key Description
Arrow Keys Navigate left and right
Space Bar Clear the selected entry
Delete Delete selected entry, moving remaing items down
Backspace Delete entry left of cursor, moving remaing items down
Insert Insert a new entry at cursor location
2. Refer to the actual check or the check image above to determine the correct digit or symbol that should replace the blinking '?'
3. Use your keyboard to enter the digits 1-9 and use the following letters in place of the MICR symbols on the check or image:
Symbol on Check Letter to Type Description
t Bank Transit symbol
o OnUs symbol
a Amount symbol
- Dash symbol
4. Click 'Repair' below and continue processing the payment normally
MICR Repair Entry:
o33386764o ?0?1000112t000005089012345678o
Repair Complete

FIGURE 11 - MICR REPAIR PROMPT

At any time, you may attempt to repair the MICR line by selecting **Repair** to the right of the **MICR** field.

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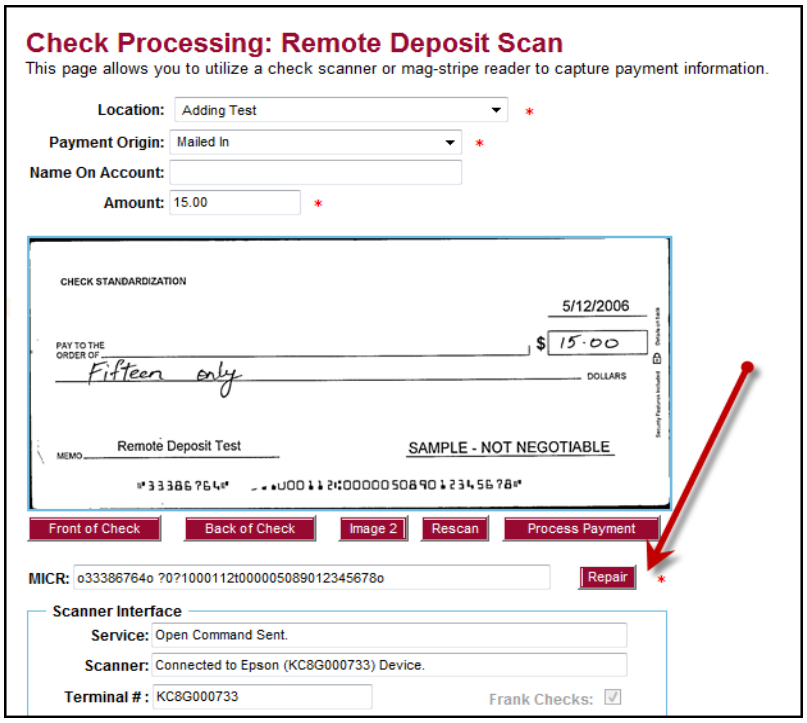

FIGURE 12 - REPAIR OPTION FOR MICR LINE

8. To rescan the check, select **Rescan** at the bottom of the check. Place the check in the scanner for it to scan.

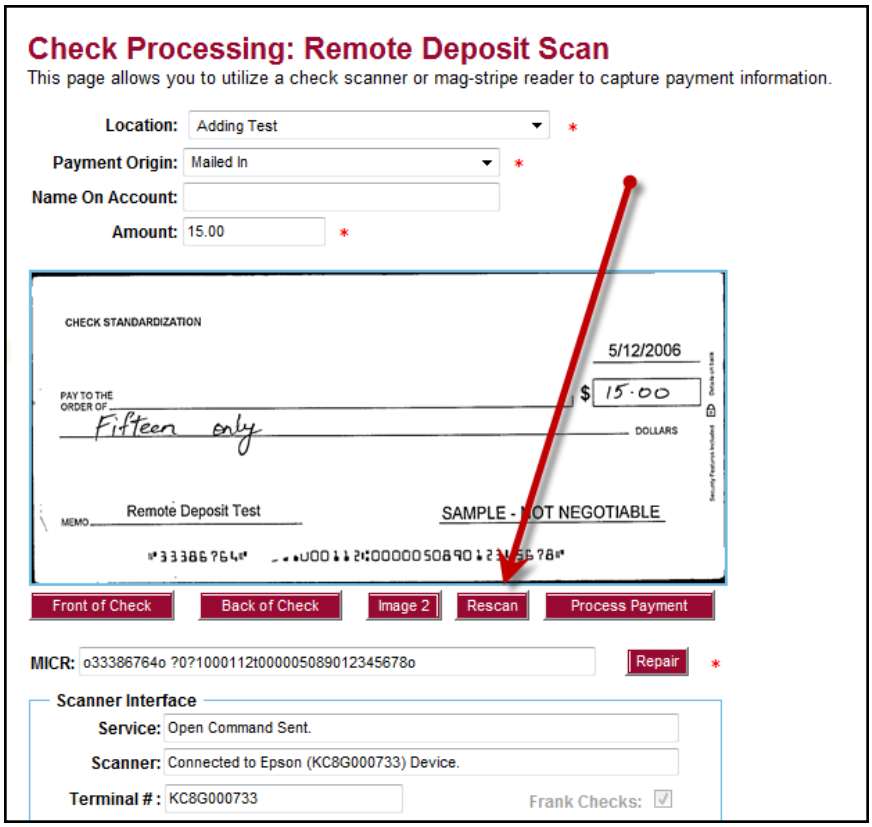

FIGURE 13 - RESCAN OPTION

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9. Select **Front of Check** to view the front image of the item. Select **Back of Check** to view the back image of the item.

10. Notice whether your settings have determined if franking the check is automatic, disabled, or whether you have the option to frank an item. In the below example, franking is set to automatic for each item.

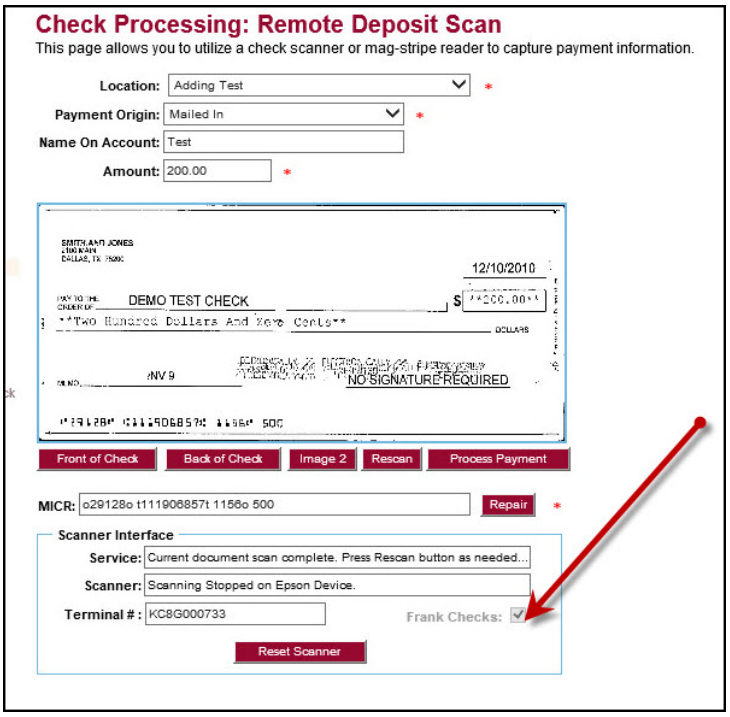

FIGURE 14 - FRANKING SETTING FOR CHECKS

11. If any additional images need to accompany the item, select **Image 2** and scan the document through the scanner.

12. Select **Process Payment**. The system will have a prompt confirming the submission.

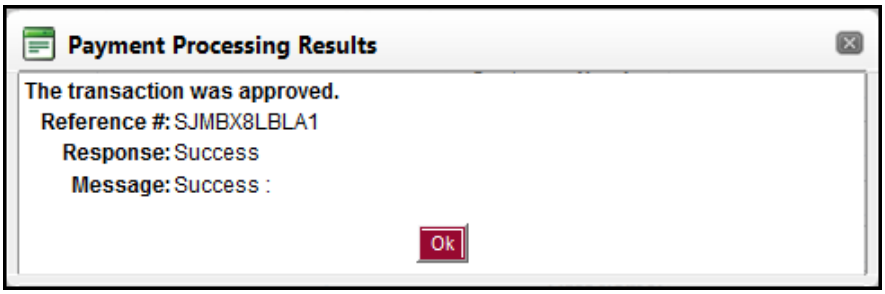

FIGURE 15 - PAYMENT PROCESSING CONFIRMATION

The following list describes all the potential prompts the system may provide when attempting to submit a check.

- **Internal Error** – This message indicates an internal error has occurred in the system. Please contact your first line of support.
- **Invalid MICR** – This message indicates that the MICR line is invalid, specifically the routing & transit number of the financial institution.

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- **Transaction Approved** – This response indicates that the transaction payment information has been verified; the transaction will be added to the **Approved** status to be processed later.
- **Transaction Not Approved** – This response appears for one of the following reasons.
  - A Velocity (transaction) limit has been met or exceeded. This item will be placed in the **Suspended** transaction status.
  - A transaction has been declined due to a Dual Authorization setting on the processor. This item will appear in the **Declined** transaction status.
  - A transaction has been declined due to a transaction limit set by your financial institution.

Editing a Transaction

A transaction that has not yet been processed or voided can be edited by the dollar amount and/or deposit date (Effective Date). Once processed at the designated cut-off time, transactions will be deposited as entered. Any edits performed *after* processing will not be reflected.

Upon logging in to the Merchant Portal, the **Home** page displays with the **Current Transaction Summary** showing the status of all transactions within the past 60 days. A transaction can be in any one status during processing. Clicking any one status from the **Current Transaction Summary** page will automatically generate a report for all transactions within that status for the current day.

Below is a table listing all the potential statuses for a transaction.

Status	Definition
Approved	The transaction has been verified and will be processed at the designated cut-off time.
Processed	The transaction has been transmitted to the appropriate network (ACH or Check 21). Changes can no longer be made, and the transaction can no longer be voided.
Collected	(*ACH Only*) The transaction, originally returned NSF, has been re-presented to the Fed by ProfitStars, and funds were recovered.
Awaiting Capture	Status for credit card transactions only.
Awaiting Approval	The transaction has been verified, but the amount of the transaction exceeded the **Dual Authorization** limit of the user who created it. An authorized approver must review and then either approve or void the transaction.
Declined	The transaction has been declined by the EPS system and will not be processed. The transaction exceeded either **Dual Authorization** limits or **Velocity** limits.
Voided	The transaction has been voided and will not be processed. Transactions may not be voided once they are in the **Processed** status.

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Status	Definition
Error	An internal error has occurred within the EPS system. Contact your first line of support.
In Collection	(*ACH Only*) The transaction, returned NSF, is in the process of being re-presented to the Fed by ProfitStars.
In Research	May be used by your support group.
Uncollected NSF	(*ACH Only*) The transaction was returned to ProfitStars NSF by the Fed, and funds could not be recovered.
Suspended	The transaction has been verified, but it has exceeded **Velocity** limits.
Disputed	(*ACH Only*) The transaction was returned to ProfitStars by the Fed because the account holder at the receiving financial institution has disputed its validity. The transaction will be charged back (reversed).
Invalid/Closed Account	(*ACH Only*) The transaction was returned to ProfitStars by the Fed because the account number at the receiving financial institution was invalid or because the account was closed.
Resolved	The transaction has been moved into a **Resolved** status by a user to indicate that no further action related to the transaction is required. Transactions can be moved into a **Resolved** status from a status of **Declined, Voided, Invalid/Closed Account, Disputed, Uncollected NSF, Error**, or **In Research**.

1. Log in to the Merchant Portal and select the **Approved** link from the **Current Transaction Summary**.
2. Select the **View** link next to the transaction you would like to edit.

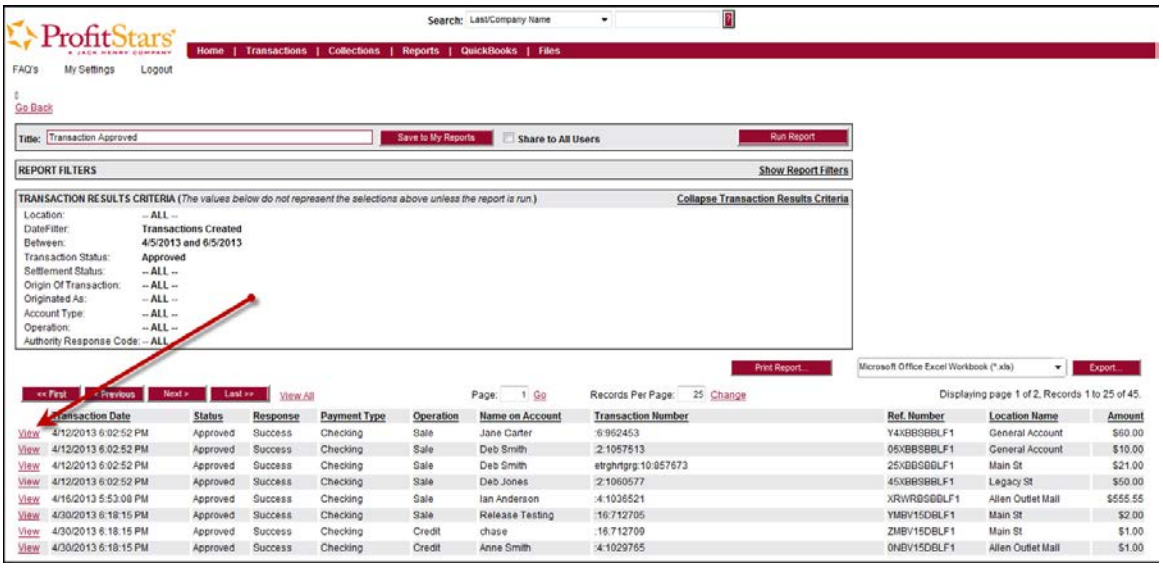
ProfitStars
Search: Last/Company Name
Home | Transactions | Collections | Reports | QuickBooks | Files
FAQ's
My Settings
Logout
Go Back
Title: Transaction Approved
Save to My Reports
Share to All Users
Run Report
REPORT FILTERS
Show Report Filters
TRANSACTION RESULTS CRITERIA (The values below do not represent the selections above unless the report is run.)
Collapse Transaction Results Criteria
Location: -- ALL --
DateFilter: Transactions Created
Between: 4/5/2013 and 6/5/2013
Transaction Status: Approved
Settlement Status: -- ALL --
Origin Of Transaction: -- ALL --
Originated As: -- ALL --
Account Type: -- ALL --
Operation: -- ALL --
Authority Response Code: -- ALL --
Print Report...
Microsoft Office Excel Workbook (*.xls)
Export...
<< First
< Previous
Next >
Last >>
View All
Page: 1 Go
Records Per Page: 25 Change
Displaying page 1 of 2, Records 1 to 25 of 45.
Transaction Date
Status
Response
Payment Type
Operation
Name on Account
Transaction Number
Ref. Number
Location Name
Amount
View 4/12/2013 6:02:52 PM Approved Success Checking Sale Jane Carter :6:962453 Y4XBBSBBLF1 General Account $60.00
View 4/12/2013 6:02:52 PM Approved Success Checking Sale Deb Smith :2:1057513 05XBBSBBLF1 General Account $10.00
View 4/12/2013 6:02:52 PM Approved Success Checking Sale Deb Smith etrghrtgrg:10:957673 25XBBSBBLF1 Main St $21.00
View 4/12/2013 6:02:52 PM Approved Success Checking Sale Deb Jones :2:1060577 45XBBSBBLF1 Legacy St $50.00
View 4/16/2013 5:53:08 PM Approved Success Checking Sale Ian Anderson :4:1036521 XRWRBSBBLF1 Allen Outlet Mall $555.55
View 4/30/2013 6:18:15 PM Approved Success Checking Sale Release Testing :16:712705 YMBV15DBLF1 Main St $2.00
View 4/30/2013 6:18:15 PM Approved Success Checking Credit chase :16:712709 ZMBV15DBLF1 Main St $1.00
View 4/30/2013 6:18:15 PM Approved Success Checking Credit Anne Smith :4:1029765 0NBV15DBLF1 Allen Outlet Mall $1.00

FIGURE 16 - VIEW COLUMN FOR APPROVED STATUS TRANSACTIONS

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3. To edit the amount, select **Edit** to the left of the **Sale** field.

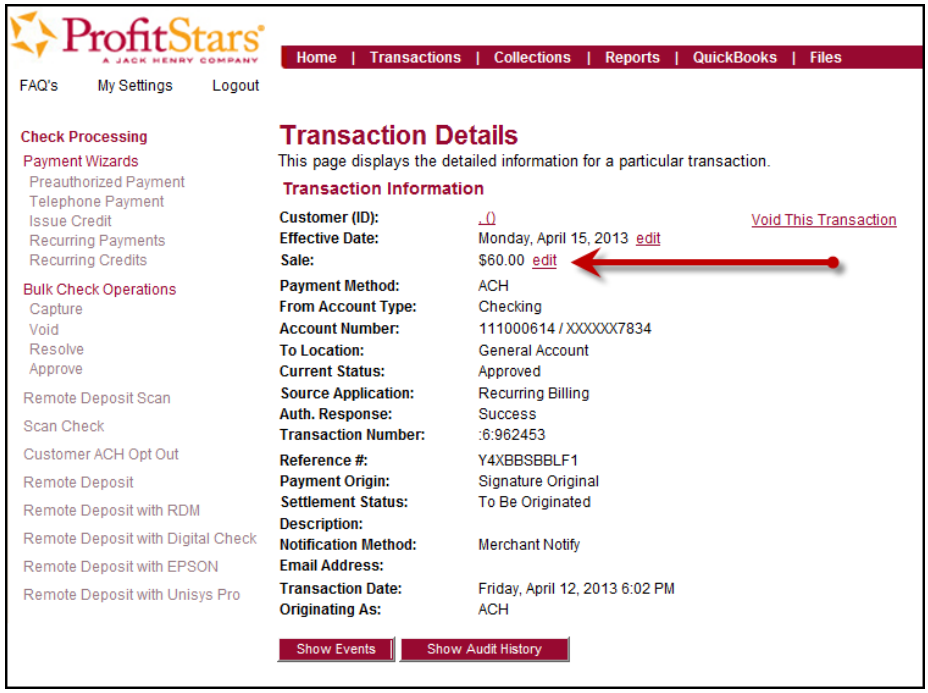

FIGURE 17 - TRANSACTION DETAILS PAGE WITH EDIT OPTION

4. Enter the new amount and a **Reason** for the change. Select **Save.**

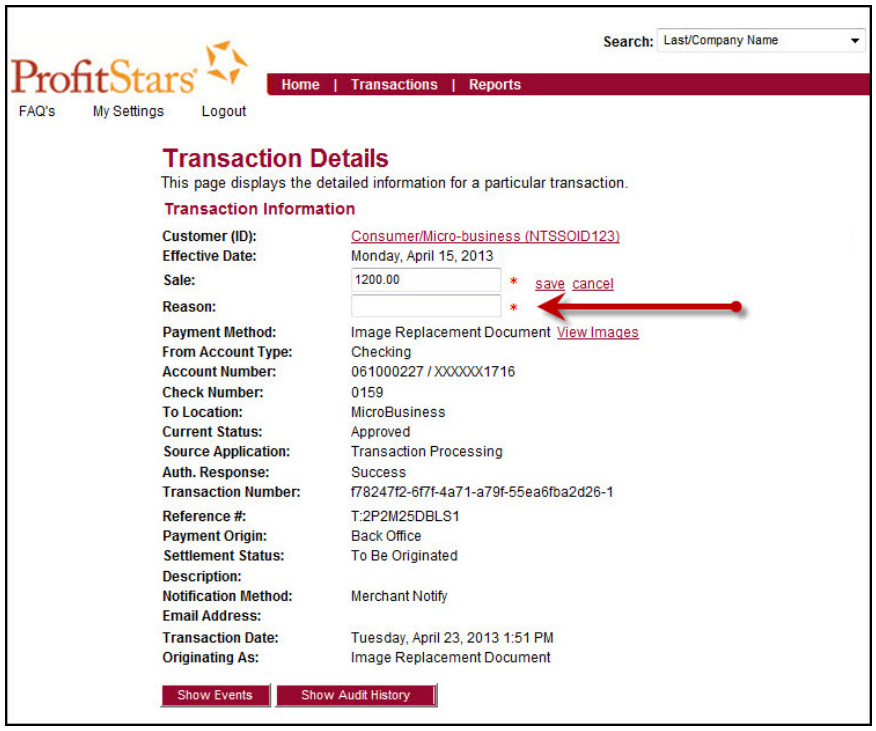

FIGURE 18 - EDITING A TRANSACTION AMOUNT

5. To change the date the transaction will be processed, select **Edit** next to the **Effective Date** field. Enter the date in MM/DD/YYYY format or choose the date from the calendar option. Enter a **Reason** for the change and select **Save.**

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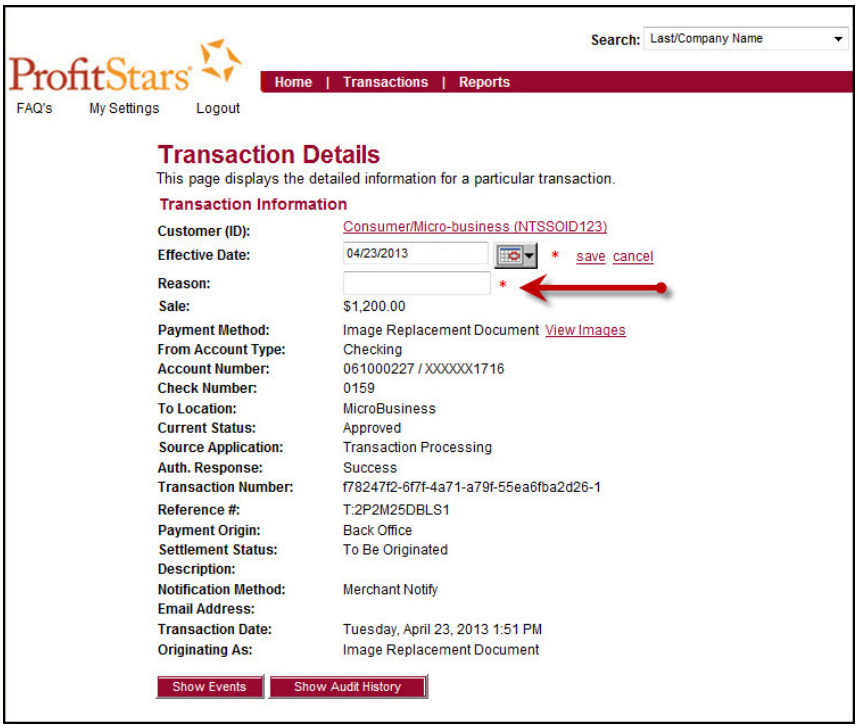

FIGURE 19 - EDITING AN EFFECTIVE DATE

Voiding a Transaction

A transaction can be voided as long as it is still in a status of **Approved**, **Awaiting Approval**, or **Suspended**.

1. Log in to the Merchant Portal and click a status from the **Current Transaction Summary** page that has not yet been processed. For example, click the **Approved** status link.

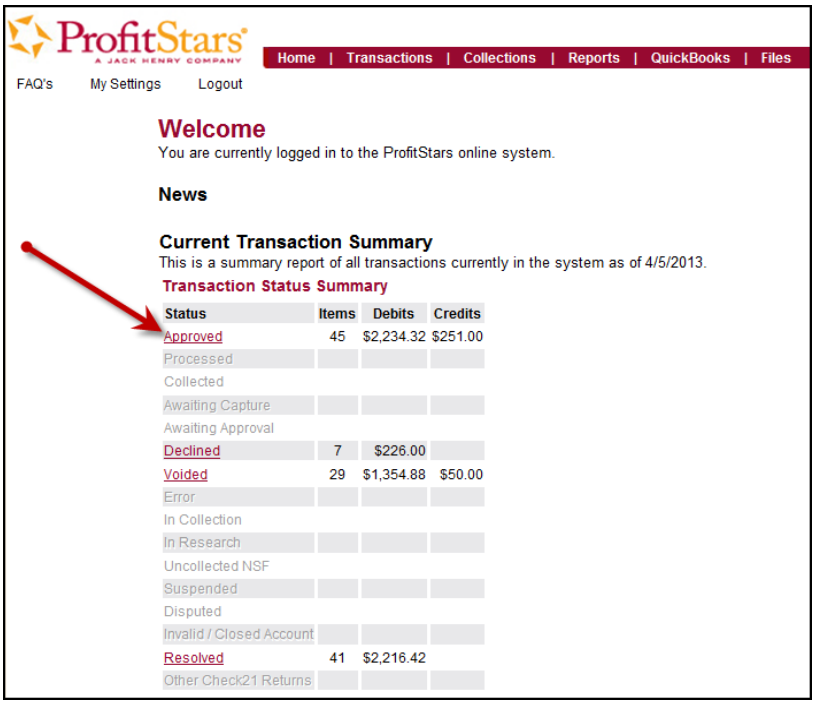

FIGURE 20 - APPROVED STATUS LINK

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2. A report of approved transactions displays. Select the **View** link next to the transaction you would like to void.

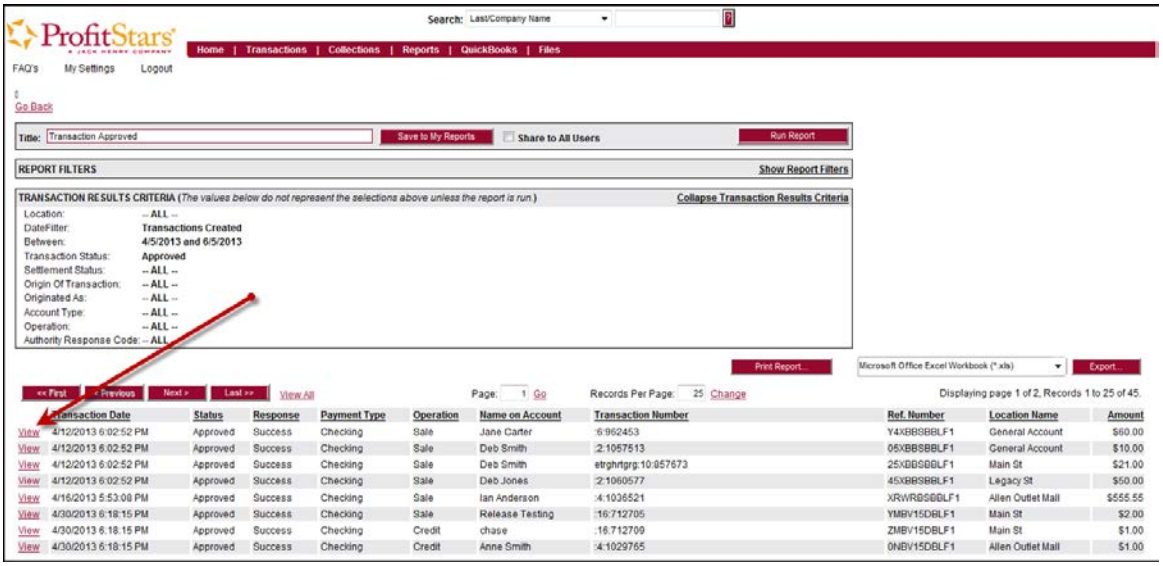
ProfitStars
Search: Last/Company Name
Home | Transactions | Collections | Reports | QuickBooks | Files
FAQ's My Settings Logout
Go Back
Title: Transaction Approved
Save to My Reports
Share to All Users
Run Report
REPORT FILTERS
Show Report Filters
TRANSACTION RESULTS CRITERIA (The values below do not represent the selections above unless the report is run.)
Collapse Transaction Results Criteria
Location: -- ALL --
DateFilter: Transactions Created
Between: 4/5/2013 and 6/5/2013
Transaction Status: Approved
Settlement Status: -- ALL --
Origin Of Transaction: -- ALL --
Originated As: -- ALL --
Account Type: -- ALL --
Operation: -- ALL --
Authority Response Code: -- ALL
Print Report...
Microsoft Office Excel Workbook (*.xls)
Export...
<< First < Previous Next > Last >> View All
Page: 1 Go
Records Per Page: 25 Change
Displaying page 1 of 2, Records 1 to 25 of 45.
Transaction Date | Status | Response | Payment Type | Operation | Name on Account | Transaction Number | Ref. Number | Location Name | Amount
View 4/12/2013 6:02:52 PM | Approved | Success | Checking | Sale | Jane Carter | :6:962453 | Y4XBBSBBLF1 | General Account | $60.00
View 4/12/2013 6:02:52 PM | Approved | Success | Checking | Sale | Deb Smith | :2:1057513 | 05XBBSBBLF1 | General Account | $10.00
View 4/12/2013 6:02:52 PM | Approved | Success | Checking | Sale | Deb Smith | etrghrtgrg:10:057673 | 25XBBSBBLF1 | Main St | $21.00
View 4/12/2013 6:02:52 PM | Approved | Success | Checking | Sale | Deb Jones | :2:1060577 | 45XBBSBBLF1 | Legacy St | $50.00
View 4/16/2013 5:53:08 PM | Approved | Success | Checking | Sale | Ian Anderson | :4:1036521 | XRWRBSBBLF1 | Allen Outlet Mall | $555.55
View 4/30/2013 6:18:15 PM | Approved | Success | Checking | Sale | Release Testing | :16:712705 | YMBV15DBLF1 | Main St | $2.00
View 4/30/2013 6:18:15 PM | Approved | Success | Checking | Credit | chase | :16:712709 | ZMBV15DBLF1 | Main St | $1.00
View 4/30/2013 6:18:15 PM | Approved | Success | Checking | Credit | Anne Smith | :4:1029765 | 0NBV15DBLF1 | Allen Outlet Mall | $1.00

FIGURE 21 - APPROVED STATUS TRANSACTION REPORT

3. Select **Void This Transaction**.

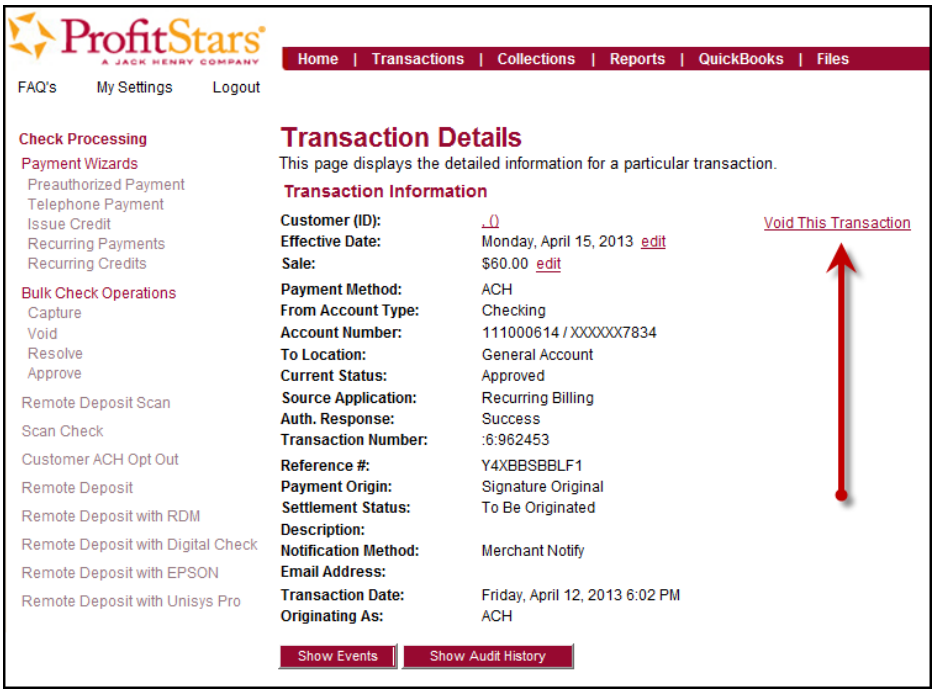

FIGURE 22 - VOIDING A TRANSACTION

4. To continue, choose **Confirm Void**.

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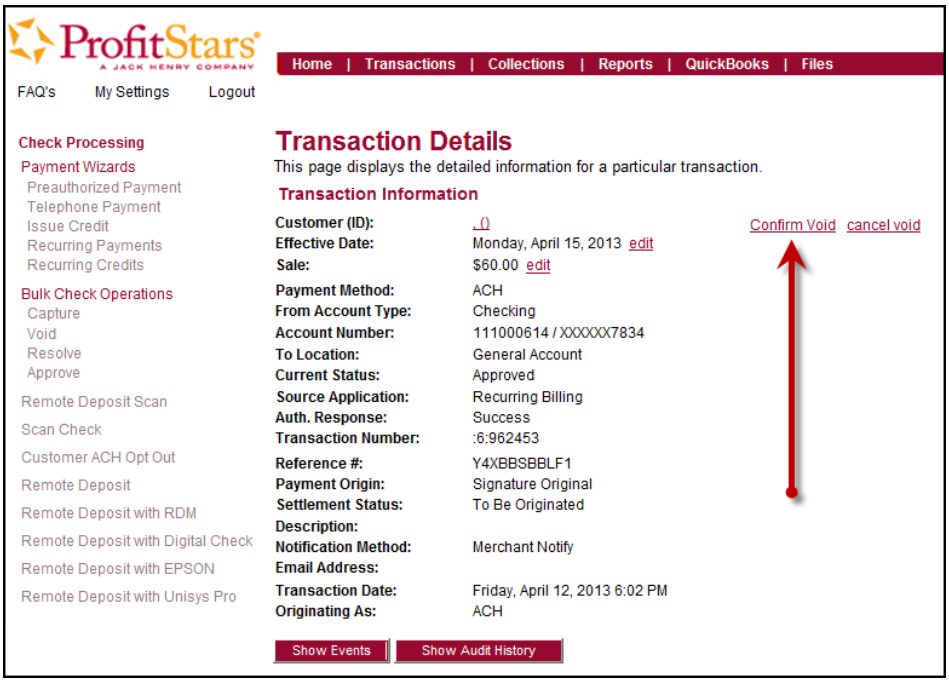

FIGURE 23 - CONFIRMING VOIDING A TRANSACTION

5. After confirming the void, the system will have a prompt to **Mark This Transaction Resolved**. Marking a transaction as resolved provides a reason why an item was voided for communicative purposes. Click **Mark This Transaction Resolved.**

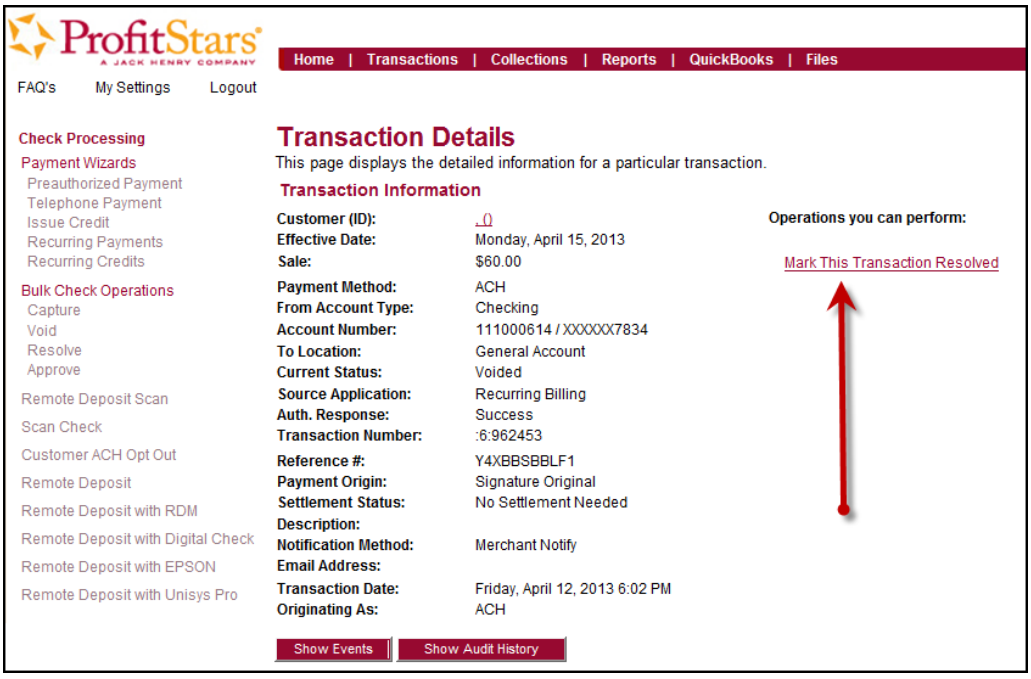

FIGURE 24 - MARKING A TRANSACTION RESOLVED

6. Enter a reason for resolving the transaction in the **Reason** field and click **Resolve**.

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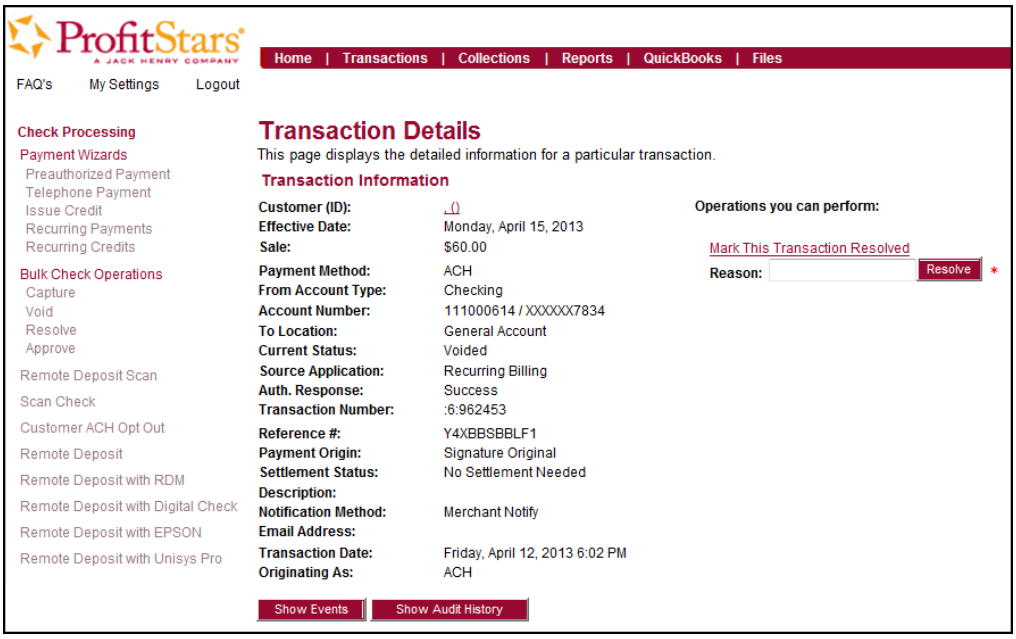

FIGURE 25 - ENTERING A REASON FOR RESOLVING A TRANSACTION

The transaction now appears in the **Voided** status count on the **Current Transaction Summary**.

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